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this well. Its flaws — occasional errors arising from lack of nice discrimination — are ones which are, perhaps, not easily avoidable in a work of this sort, of which not the least valuable portion is the brief and almost necessarily dogmatic statement of rules. This volume will, doubtless, take a deservedly high position in a series in which some of the best work has been contributed by its author, Mr. Clark.

D. A. E.

THE INSURANCE AGENT: His Rights, Duties, and Liabilities. By John A. Finch. Indianapolis: The Bowen-Merrill Company. 1894. pp. viii and 36.

This little book is a reprint of a series of articles written by a lawyer for the use of fire insurance agents. It is chiefly composed of brief notes of propositions of law, with references to cases. The reasons for the propositions are not given, nor even the limitations, that are quite as important as the propositions themselves. Hence there may be some danger of misleading the laymen for whom the book is intended. For example, the author lays down many wide propositions as to the powers of agents, but he does not indicate that restrictions upon those powers may be successfully brought home to the assured,—still less that after the policy is issued restrictions contained in the policy itself may curtail the future exercise of the agent's apparent authority.

DIGEST OF INSURANCE CASES. For the year ending Oct. 31, 1894. By John A. Finch. Indianapolis: The Rough Notes Company. 1894. pp. xxiv, 220.

This volume, the seventh of a series of year books useful to the insurance lawyer, digests four hundred and forty-nine cases. The fire insurance cases are the most numerous, comprising almost half of the total number. The cases on fraternal-benefit orders appear to exceed in number those on life insurance of the ordinary sort. Next comes accident insurance. Lower in the list is marine insurance, with only sixteen cases. A minor defect in the volume is the neglect to distinguish the reports of the Probate Division from those of the Queen's Bench Division.

E. W.